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Businesses That Do Not Qualify for Unsecured Commercial Line of Credit

High-Risk Industries:

Due to the risk associated with applicants operating in the industries listed below, we apply additional analysis and higher underwriting standards. Such industries present significant risk and **should not** be targeted:

- ❖ Agriculture or forest products
- ❖ Courier Services
- ❖ Dry Cleaners
- ❖ Entertainment (adult entertainment is to be considered restricted)
- ❖ Gasoline stations or convenience stores (also known as C-stores)
- ❖ General Contractors
- ❖ Special Trade Contractors
- ❖ Limousine Services
- ❖ Healthcare; specifically nursing homes, assisted living facilities and continuing care retirement centers
- ❖ Hotels or motels
- ❖ Mobile or manufactured home sales
- ❖ Real Estate agents/brokers
- ❖ Real Estate Developers or land sub-dividers
- ❖ Restaurants or drinking establishments
- ❖ Software or programming companies
- ❖ Taxi cabs (including the purchase of cab medallions)
- ❖ Travel agencies
- ❖ Trucking, except local